

Amendments to the Claims:

Claims 1-27 Cancelled

28. (New) A method of performing network-based transactions comprising:
- receiving a transaction request for a transactional service selected from a plurality of transactional services managed by at least one web merchant, wherein the transaction request is transmitted over a managed connection;
 - accessing an object associated with the transactional service;
 - initiating at least one transactional application corresponding to the transactional service; and
 - executing the at least one transactional application, including utilizing the object.
29. (New) The method of Claim 28, further comprising executing the transaction request interactively.
30. (New) The method of Claim 28, wherein the at least one web merchant provides services selected from a group consisting of: multi-media messaging, archival management, retrieval management, directory services, data staging, conferencing, financial services, home banking, risk management, payroll services, and human resources services.
31. (New) The method of Claim 28, wherein the transaction request is at least one of a group consisting of: a deposit into a bank account, a request for a loan from a bank, a purchase of a car from a car dealership, and a purchase of a car with financing from a bank.
32. (New) The method of Claim 28, wherein the transactional service is provided using a service network over an IP-based facilities network.

33. (New) The method of Claim 28, wherein the transactional service is implemented to function as a routing switch within an application layer of an OSI model.
34. (New) The method of Claim 28, wherein the transaction request is processed by more than one Web merchant.
35. (New) The method of Claim 28, further comprising receiving non-end user input to select the transaction request.
36. (New) The method of Claim 28, further comprising prioritizing a plurality of additional transaction requests while processing the transaction request.
37. (New) The method of Claim 28, further comprising performing at least one selected from a group consisting of: applying security management to the managed connection, applying fault management to the managed connection, applying configuration management to the managed connection, applying performance management to the managed connection, and applying billing management to the managed connection.
38. (New) A method of providing a user with a service over a network, the method comprising:
- allowing the user to connect to a networked server and request the service;
 - in response to the user's request for the service, presenting the user with a list of Point of Service (POSvc) applications;
 - allowing the user to select at least one of the presented POSvc applications;
 - in response to the user's selection, performing application layer switching to the selected POSvc application;
 - accessing at least one networked object for the requested service, by

determining at least one network address of the networked object, the network address being based on an address of a node on the network at which the networked object resides; and

providing the service to the user by using the networked object.

39. (New) The method of Claim 38, wherein the user is presented with the list of POSvc applications by an exchange.

40. (New) The method of Claim 39, further comprising using a graphical user interface to present the list of POSvc applications.

41. (New) The method of Claim 39, wherein the exchange is associated with the networked server.

42. (New) The method of Claim 38, wherein the service includes vertical services.

43. (New) The method of Claim 38, wherein the service includes at least one service selected from a group consisting of: multi-media messaging, archival management, retrieval management, directory services, data staging, conferencing, financial services, home banking, and risk management.

44. (New) The method of Claim 39, wherein the request for the service is a request for a transaction using a transactional application.

45. (New) The method of Claim 44, wherein the transaction is a commercial interaction that the user desires to perform.

46. (New) The method of Claim 44, wherein the transaction is at least one of a group consisting of: a deposit into a bank account, a request for a loan from a bank, a purchase of a car from a car dealership, and a purchase of a car with financing from a bank.

47. (New) The method of Claim 44, wherein the transaction involves a bank, the method further comprising:

activating a Bank POSvc application;

connecting to at least one service provided by the Bank; and

performing banking transactions by:

accessing at least one networked object associated with the banking

transactions; and

accessing data from at least one database of the Bank.

48. (New) The method of Claim 47, wherein the connection between the user and the Bank is managed by the exchange.

49. (New) The method of Claim 48, wherein the exchange is on a distributed network.

50. (New) The method of Claim 38, wherein the request for the service is a request for a plurality of transactions performed by separate transaction providers.

51. (New) The method of Claim 39, wherein the exchange manages the transaction data flow.

52. (New) The method of Claim 38, wherein the service is provided using a service network over an IP-based facilities network.

53. (New) The method of Claim 52, wherein the service is implemented to function as a routing switch within the application layer of an OSI model.

54. (New) The method of Claim 39, wherein the network is selected from a group consisting of: Internet, cellular network, web network, e-mail network, and television network.

55. (New) The method of Claim 38, wherein the network address is an Internet address.
56. (New) The method of Claim 38, wherein the networked object includes a name, syntax and an encoding.
57. (New) The method of Claim 56, wherein the networked object's name is an administratively assigned object identification specifying an object type, which together with an instance of the networked object identifies a specific instantiation of the networked object.
58. (New) The method of Claim 56, wherein the syntax of an object type defines a data structure corresponding to the object type.
59. (New) The method of Claim 56, wherein the encoding defines how information associated with the networked object is represented for transmission over the network.
60. (New) A method for providing services over a network, the method comprising:
- using a service network over a facilities network;
 - presenting a plurality of e-commerce services associated with the service network to a user;
 - receiving a user selection of a respective e-commerce service;
 - in response to the user selection:
 - performing application layer routing by identifying one or more objects for allowing the user to make at least one transaction associated with the e-commerce service; and
 - using the identified objects to enable the user to perform the at least one transaction.

61. (New) The method of Claim 60, wherein the e-commerce services comprises services selected from a group consisting of: multi-media messaging, archival management, retrieval management, directory services, data staging, conferencing, financial services, home banking, and risk management.

62. (New) The method of Claim 60, wherein the e-commerce services are selected from a group consisting of: a deposit into a bank account, a request for a loan from a bank, a purchase of a car from a car dealership, and a purchase of a car with financing from a bank.

63. (New) The method of Claim 60, further comprising managing transaction data flow.

64. (New) The method of Claim 60, wherein the network is selected from a group consisting of: Internet, cellular network, e-mail network, and television network.

65. (New) The method of Claim 60, wherein an object of the one or more objects includes a name, syntax and an encoding.

66. (New) The method of Claim 65, wherein the object's name is an administratively assigned object identification specifying an object type, which together with an instance of the object identifies a specific instantiation of the object.

67. (New) The method of Claim 65, wherein the syntax of an object type defines a data structure corresponding to the object type.

68. (New) The method of Claim 65, wherein the encoding defines how information associated with the object is represented for transmission over the network.

69. (New) A method for providing services over a network, the method comprising:
receiving a transaction request for a transactional service, wherein the transactional service is selected from a plurality of transactional services provided by a

cellular provider, and wherein the transaction request is transmitted over a managed connection;

initiating a transactional application associated with the transactional service; and
executing the transactional application.

70. (New) The method of Claim 69, further comprising executing the transaction request interactively.

71. (New) The method of Claim 69, further comprising prioritizing a plurality of additional transaction requests while processing the transaction request.

72. (New) The method of Claim 69, further comprising performing at least one selected from a group consisting of: applying security management to the managed connection, applying fault management to the managed connection, applying configuration management to the managed connection, applying performance management to the managed connection, and applying billing management to the managed connection.

73. (New) A method of providing a user with a service over a network, the method comprising:
receiving a transaction request for a transactional service, wherein the transactional service is an n-way interaction between the user and at least one Web merchant, where n is an integer greater than one;
transmitting the transaction request over a managed connection;
initiating a transactional application associated with the transactional service; and
executing the transactional application.

74. (New) The method of Claim 73, wherein the at least one web merchant provides services selected from a group consisting of: multi-media messaging, archival management,

retrieval management, directory services, data staging, conferencing, financial services, home banking, risk management, payroll services, and human resources services.

75. (New) The method of Claim 73, wherein the transaction request is at least one of a group consisting of: a deposit into a bank account, a request for a loan from a bank, a purchase of a car from a car dealership and a purchase of a car with financing from a bank.

76. (New) The method of Claim 73, wherein the transactional service is provided using a service network over an IP-based facilities network.

77. (New) The method of Claim 73, wherein the transactional service is implemented to function as a routing switch within an application layer of an OSI model.